

EXHIBIT D

Essential Checking[®]

Explanation of Various Key Services and Charges

Here are some details about **Essential Checking** services.



Key Account Terms and Charges

Monthly Service Charge	\$8.95	Includes free debit cards, use of Capital One [®] image-enabled ATMs and access to our extensive branch network.
Balance Requirement to Avoid Monthly Service Charge	\$300 or a direct deposit of at least \$250	<ul style="list-style-type: none"> • No monthly service charge when you keep a minimum daily balance of \$300 or more in this account OR • You receive at least one direct deposit in the amount of \$250 or more each statement cycle.
Minimum Deposit to Open Account	\$50	A minimum deposit required at time of account opening.
Pays Interest	No	This account does not earn interest.
Online Banking and Bill Pay	Free	There's no charge for Online Banking or Bill Pay with this account.

ATM Charges

Capital One-Branded ATMs	Free	When you use a Capital One-branded ATM to complete any transaction.
Domestic Non-Capital One Bank ATMs	\$2	For transactions made at non-Capital One-branded ATMs in the U.S. (plus any fees the ATM owner charges).
International ATMs	\$2 per transaction plus 3% of the total transaction amount	For transactions made at ATMs outside of the U.S., Puerto Rico and the U.S. Virgin Islands. This international ATM charge is in addition to fees that may be charged by the ATM operator.

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Overdraft Options

Option 1: Default Coverage	Automatic	ATM/everyday debit card transactions that would overdraw your account are generally declined. For other overdrafts, such as checks, \$35 fee if transaction paid, \$35 non-sufficient funds (NSF) fee if declined.
Option 2: Full Coverage	Opt-In Required	ATM/everyday debit card transactions that would overdraw your account are considered for payment; \$35 fee if transaction paid, \$0 if declined. For other overdrafts, such as checks, \$35 fee if transaction paid, \$35 NSF fee if declined.
No Coverage		You can always let us know that you do not want any coverage. Transactions that will overdraw your account will generally be declined. ATM/everyday debit card transactions will not incur an NSF fee; other transactions, such as checks, ACH transfers, etc., will incur a \$35 NSF fee.
Overdraft Transfer Linked to Checking or Savings Account	No Fee	If you are enrolled, a single transfer will be initiated at the end of the business day to cover overdraft transactions.

Overdraft-Related Charges

Overdraft	\$35	If we choose to pay a transaction (debit, ATM, check, ACH, etc.) even though it takes your account balance below zero. This fee only applies to debit and ATM transactions if you opt in.
Non-Sufficient Funds (NSF)	\$35	If we choose to decline a check or ACH transaction due to insufficient funds in your account. These transactions may be subject to additional charges or penalties charged by the payee.
Extended Overdraft Charge	Free	Some banks charge for keeping a negative account balance for consecutive days. We won't charge you for this.
Maximum Number of Overdraft Fees Per Day	Four	We won't charge your account more than four fees (overdraft or NSF) in a day.
Overdraft Fee Threshold	\$5	<p>We won't charge a fee if your account is overdrawn by \$5 or less at the end of the day.</p> <p>If your account is overdrawn by more than \$5, a fee will be charged on each overdraft transaction, regardless of the amount.</p> <p>For example, if two transactions of \$2.50 each cause an overdraft totaling \$5.00, we won't charge any overdraft fees. If three transactions of \$2.50 each caused an overdraft totaling \$7.50, you would pay a fee on each \$2.50 charge.</p>

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Ways to Avoid Overdraft Charges

Use online, mobile, and telephone banking to stay on top of your account.

- Set up low balance and overdraft alerts by text or email (carrier fees may apply).
- Make a no-cost transfer between your Capital One Bank accounts either through Online Banking, at Capital One-branded ATMs, or at your nearest location.
- Make free transfers to your account from most other banks and brokerage firms.
- If you have previously opted in to have ATM withdrawals and everyday debit card transactions considered for overdraft coverage, you can opt out anytime. Or, if you prefer, you can opt out to have all types of transactions declined if they would cause an overdraft.

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How Deposits and Withdrawals Work

The Order in Which Withdrawals and Deposits Are Processed

We'll post items to your account using the following priority:

- Credits received by the close of our business day, like check or cash deposits that increase your balance, generally post to your account before everything else.
- Debits, like ATM withdrawals and debit card transactions that decrease your balance, will be divided up into categories of similar types of transactions—and we'll use the date and time of your transactions when we have them. If we don't have this information, we'll post transactions based on dollar amount. Visit www.capitalone.com/bank/credits-and-debits/order for more details.

When Your Deposits Are Available (Funds Availability Policy)

Same Business Day

- Electronic deposits received (i.e., direct deposit or wire transfer).

Next Business Day

- Our general policy is to make your funds available for withdrawal on the first business day after the day we receive your deposit.
- State and local government checks; cashier's, certified or teller's checks; and traveler's checks if the checks are payable to you and you request that the teller use a special deposit slip when processing your deposit.

Second Business Day

- In some cases, we may delay your ability to withdraw funds beyond the FIRST business day. The delayed funds will generally be available by the SECOND business day after the day of deposit; however, the first \$200 will be available on the FIRST business day.

Longer Delays May Apply

- Funds you deposit by check may be delayed for a longer period under certain circumstances.
- We'll notify you if we delay your availability to withdraw funds for any reason, and we'll tell you when the funds will be available.

Business Day and Cutoff Times (when deposits are considered received)

- A "business day" is every day except Saturdays, Sundays, and federal holidays.
- Deposits made at a branch on a business day will be credited that business day. Deposits made at an ATM after 9 p.m. ET/8 p.m. CT will be credited the next business day.

Related Charges

Stop Payment

\$35 per item

A request by the customer not to honor a specified check drawn on his or her account before it's paid.

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Optional Services

You may never need any of these services, but we want to provide you with the charges that apply just in case.

Statement Services

Statement Balancing	\$20 per hour	We'll balance your account for you. There's a \$10 minimum charge.
Snapshot Statement (without checks)	\$5 per statement	Printing a statement of your account transactions from the last statement date through the mid-statement date you provide.
Statement Copy	\$5 per statement	Providing additional copies of your statement that you pick up at a branch or ask us to fax or mail.
Statement Copy from Online Banking	Free	Downloading and printing statement copies from the past 18 months using Online Banking.

Wire Transfer Services

Domestic and Foreign Incoming	\$15 per transfer	A wire transfer that's deposited into your account from another bank account.
Domestic Outgoing	\$25 per transfer	A wire transfer that you send from your account to another U.S. bank account.
Foreign Outgoing	\$40 per transfer if wire is in foreign currency \$50 per transfer if wire is in U.S. dollars	A wire transfer that you send from your account to a bank account outside of the U.S.

Miscellaneous

Orders for Checks or Supplies	Varies (based on items ordered)	An order of personal checks, deposit slips, or other.
Cashier's Check	\$10 per check	A check guaranteed by the bank.
Document Copies	\$5 per item	We'll provide paper copies of some documents that you request.
Account Research	\$20 per hour	We'll research your account for you. There's a \$10 minimum charge.
Collections (Domestic)	\$20 per item	We facilitate a payment for a non-check item drawn on a U.S. bank, such as a draft.
Collections (Foreign)	\$35 per item	We facilitate a payment for an item that's drawn on a non-U.S. bank.